

HAIL INSURANCE

MANY who read this will remember what a muddle Hail Insurance was in Western Canada eleven years ago. How certain Companies had secured patronage on promises that were never fulfilled, how insurers were sued for their premiums when they could not get a dollar of indemnity for loss, and how the Provincial and Territorial Governments were obliged to take action to straighten out the tangle.

So keen and general was the distrust of Company Hail Insurance when our plan was first introduced in 1900 that we found it most difficult to convince anyone that we had something based on sound business principals and which could be relied upon to do what we claimed for it. But we had the courage of our convictions, and under the closest scrutiny and most severe criticism, by actual demonstrations of its merits we gradually won for our plan and the manner in which we administered it the confidence of all classes in any way concerned with Hail Insurance, with the result that when the Government system of Hail Insurance was abolished in Saskatchewan two years ago our plan was the first to receive permission to transact business in that Province, and in 1910 there was more business written on this plan than on all others combined.

Anything that could win out against such odds must have the qualities people look for in good business, and those who know the history of Hail Insurance in Western Canada and what our plan has done to put it on a sound business basis are our staunch friends, yet

"Fools rush in where Angels fear to tread"

and certain competitors from outside with little or no experience in Hail Insurance business, having no knowledge whatever of conditions in Western Canada, undertake to point out the weaknesses of our system and extol the merits of what they have to offer. They may win a place after a while if they make good, but in the meantime the majority of those who give thought to these matters will decide that what has been tried and proved to be all right is what they want.

Full information will be furnished on application to any local agent or

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that he was drifting out toward the open lake.

"We know you will come back," spoke the same voice that had thrallied him with its clearness. "Everybody knows that cranky boat!"

"I have arranged for the use of it," retorted Cerdie, "thank you."

"Oh, then, take some cushions and be comfortable," laughed the girl, tossing him a shower of them—a rather difficult feat but performed with remarkable grace and dexterity.

"Have I taken the wrong—?" he stammered, jumping forward to the halyards.

"You're welcome to it," rang out the silvery tones again. "We'll not be using it to-day."

He flushed deeply while he considered the policy of returning.

In his embarrassment he had tied a knot in the halyards. Anxious to cover up his clumsiness, he accepted the girl's offer by literally diving into the cushions and hiding his face there while he shaped a course.

"She's perfectly safe," he heard the faint assurance floating out to him.

The wind was off the islands which determined a zig-zag course. He was an hour reaching "Snake" but in another he had passed the ninth island on his journey. All the while he dwelt upon the blunder he had made and wondered how he could return the boat unnoticed and slip away from town before he should meet the quizzical glances of that perfectly fearless girl. The picture of the white yacht and the rippling bronze head rising from the cabin recurred to him too often to assure his being really serious about slipping away without seeing Miss Ryder (he was sure this girl could be none but the favorite after whom the boat was named), once again—or oftener. His pulses quickened from the pleasure he got from dwelling upon this picture. He had blundered, but how fortuitously!

The ninth island was the largest in the group, large enough to support a colony. He prepared to land here for lunch but as soon as his keel tore up sand he changed his mind. A tang of gasoline reached his nostrils and he sniffed around for its source. A small promotory partially concealed the figure of two men bending over the mechanism of a gasoline launch. He could hear their loud curses above the wash of the waves. They were men of savage appearance, surely Indians. He did not thirst for conflict of any kind, particularly with men of that type. They looked too ugly to brook with a stranger's appearance. They caught sight of him and looked at him concernedly. He sat in his boat and called out to them to know if they were of Colonel Ryder's party. Their answers appeared to him to be some aboriginal incoherence and, thinking that they did not understand him he pulled out and ate his lunch in the boat.

He found the "Reef O' Bones" to be a mound of grey rock, fifty feet in height, bald as a skull, and skull-like in shape also. The outlook gave to his face a look of disapproval. He wondered why "Old Jim" and his partner had not given the remains a decent burial instead of boxing them up and placing them on top of the reef. It would have been much easier to carry them to the next island than to construct a ponderous box and mount that dangerous slope just to provide a monument for their comrade. There was more sense than sentiment in his observation. He could not but marvel at the lack of consistency in the task. To his mind no box was necessary—the reef was monument enough.

He sailed all around the solemn grey knob of rock looking for a moorage. The rock was steep on all sides of its quarter mile coast. No! There was a chink on one side where the slope was more gradual which at first glance escaped him. He found, too, that his boat would nose into complete shelter here. There was nothing on which to snub the painter but he was on the lee side and not likely to drift away. One foot slipped into the water as he stepped upon the reef. The circumstances proved to have its reward for Cerdie as he proved by allowing to trickle between his open fingers some

of the sand he found to have washed into the fissure in its plan to make a beach. He was astonished with the result of his "planning." Two round coins, copper-colored and dull, but plainly of gold, each bearing a replica of the head of the late great sovereign of England, lay upon his palm.

He shouted out at the discovery and the echo of his voice was scarcely lost in the whisper of splashes when arose a guttural cry over his head that took every hair by the root.

"Don't let me die here!"

He steadied himself against the mast or he should have fallen on the slippery slope; the coins in his hand clattered back to their bed, ringing against the rock as they fell.

Overhead he scanned the flight of sea-birds, their throaty screams commingling in raucous tumult, roused by that muffled human cry which split the upper air and disturbed their menacing poise.

Cerdie was never known to possess psychic gifts but this experience was distorting enough to convey that impression to his own mind. He stood there in a cold sweat praying that his normal predilections would become assertive and dispel this chicanery which caused him to hear the voice of the dead.

Then he recalled himself to the purpose of his expedition. Did he not come merely in obedience to an impulse, guided by the phantoms of a dream? Was it not the dictate of subconsciousness that projected him into this foolish undertaking?

That he had no will to do otherwise than what was destined for him was borne out by what he did next. Instead of dragging himself away from those uncanny sounds again and again repeated he started an ascent of the rock to identify himself irrevocably with what fate had predestined.

He faltered once at sight of the blanched vertebra of a human body as he crawled towards the summit. More bones of starchy whiteness littered his way, the last a hollow skull, also human. Though his suspicions were aroused by this evidence of exhumation he approached the box as gingerly as if indeed summoned by the spectre of the ill-fated Hilder.

The white ravens of the rocks widened their circle and screamed defeat as another cry rang out—this time Cerdie Barth's.

The box that Jim Madmus and his partner had labored over to fulfil their last duties to a fallen comrade contained the living human body of a large and solidly built man.

Two bulbous eyes glared unseeingly at the face bending over and the unnatural voice of the man called out, "Water! Give me water!"

Cerdie sized up the situation in a twinkling. "I'll free you in a jiffy," he said. "You will be out of these ropes as fast as I can cut them. Pretty tight knots, these. There now, can you rise? Easy! Let me rub your legs to get the stiffness out of them . . . grumph!"

This exclamation escaped from Cerdie with about two-thirds of his breath supply. The top of the reef rocked like a cradle for a moment, and when he had recovered enough of his breath to sit up he found that the "Reef O' Bones" was parting company with one of its inhabitants—the big man was in the boat ducking his head over the side and exulting, "God, how good the water is!" He did not realize then that he was alone on the reef.

It was only when he saw the sail raised that he was roused to action. He ran down the slope and yelled after the departing maniac to come back and take him aboard. He yelled until he was hoarse for the crazy skipper did not once look back. Cerdie slipped down to the water's edge to think it over.

He had started out for a lone adventure. Fate had dealt favorably with him up till now. He was never so much alone in his life before, and that upon the most forbidding reef in the North Channel of Lake Huron. He watched the sail recede with a sinking heart. Then he thought of being alone on that reef at night with the ghost of Jake Hilder for a possible visitor—and